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THE VALUE OF CHARACTER IN BUSINESS

By JOHN WANAMAKER

MODERN BUSINESS
LECTURE No. 1

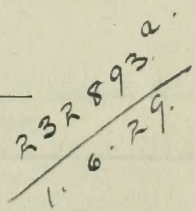
ALEXANDER HAMILTON INSTITUTE
NEW YORK

The Value of Character in Business

By

JOHN WANAMAKER

One of a Series of Modern Business Lectures
Especially Prepared for the
Alexander Hamilton Institute



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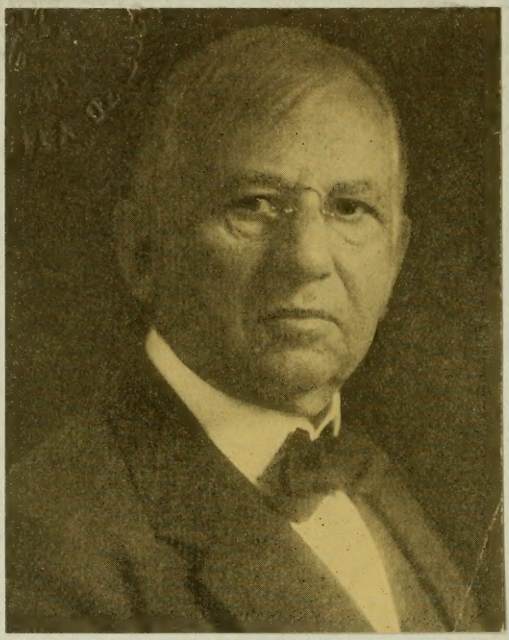

JOHN WANAMAKER

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Beginning his career at the age of fourteen as errand boy in a bookstore, Mr. Wanamaker subsequently became salesman in a clothing store, and in 1861, at the age of twenty-three, established in Philadelphia the clothing store of Wanamaker & Brown. In 1876 he established his Philadelphia general store, and in 1896 began a similar business in New York, reviving the A. T. Stewart business. Today the well known Wanamaker stores of New York and Philadelphia are the largest of their kind.

Tho always actively interested in politics for the sake of good government and suppression of the "machine," Mr. Wanamaker has repeatedly declined political honors that were offered him. He did, however, accept the invitation to join President Harrison's official family as Postmaster General of the United States, in which office his unusual capacity for organization and efficient management won him marked distinction.

In philanthropic and religious work Mr. Wanamaker has been conspicuously active. For a number of years President of the Philadelphia Y. M. C. A., a founder and director of the Presbyterian Hospital, founder of Bethany Presbyterian Church Sunday-school, Mr. Wanamaker has erected Y. M. C. A.'s, college buildings, churches and other institutions in India, China, Japan and Korea.

In 1912 the French Government bestowed on Mr. Wanamaker, in recognition of his services, the decoration, Officer Legion of Honor.

It is still fresh in the public mind that in 1914 Mr. Wanamaker sent two relief ships to Belgium when the population of that country was in urgent need of food.

Mr. Wanamaker has always displayed great interest in education—his schools in New York and Philadelphia for the training of young men and women being among the institutions of those cities.

NOTE:—This Lecture, which is based upon the author's ripe experience in his special field, should be read in the light of the Modern Business Text, and should be studied as an authoritative message from the field of present-day business activity.

The Value of Character in Business

By

JOHN WANAMAKER

I have always believed a man's character is something in a way sacred to that man himself, and I find on looking it up in the dictionary that the word "character" has practically the same meaning in nearly all languages. It is a very old word that in the earliest times meant "a mark engraved or cut into stone or a plate of metal or some other enduring substance, so that it would remain there and could not be rubbed out."

And this is the way with the character of a man. His reputation may be this or that, or what people think of him, or what people say about him; his reputation may change from good to bad and from bad to good, and his reputation may be an altogether mistaken estimate—but his *character* is different. His character is the mark, the impress, the absolute individuality engraven into his life, which does not change and cannot be rubbed out.

I think there have been a great many innocent errors made with regard to the meaning of the word "character." An employe going from one master to another used to be said to take with him "a good character," when what was meant was that he was taking with him a good reputation.

The difference is that the character of a man is what he makes of himself, while his reputation is what other people think about him.

Character Formed Early in Life

A man's character is generally formed in the first twenty years of his life. In some degree it is influenced by his associations and environment; in some degree perhaps by heredity; in some degree by education. But all these are only small influences compared with the measure that a man's own definite purpose, his own will, his own clear sight of right and wrong, his own physical, and especially his own moral courage have in the determination of what his character is to be.

Let a young man come finally to accept, and realize, and estimate at its true value the fact that his life is bound to be of his own making and that it can be, in spite of all doubters and objectors, just as great a life as any one's life. If he is determined enough about it—then he has formed for himself a character that will carry him far.

Essentials of Character

The first thing in his business life is probity; the first thing in his domestic life is sound affection; the first thing in his spiritual life is an unswerving belief in the inspired Word of God and in the value of his own soul.

Given such a man as this, so equipped, instil into him a desire to be of service to the world—and there is nothing that may be denied him; he'll succeed.

"Take the first road to the right and do something" will be the quest of his knighthood.

But let a young man grow up failing to believe in himself, with a vague idea "that things will come out all right," with the confidence that friends will see to getting him a place, that relatives will support him in business, with the idea that he may make a lucky fortune by speculation, and with a disregard of the importance of his own manhood—and the character engraven on that man's soul is but a smudging blur that means little or nothing.

He becomes a mediocre clerk or business man, and thruout his life may be heard complaining, "that he hasn't been given the proper chance," but he never gives the true reason.

Causes of Failure

The cause of failure may be any one of this dozen of little things that after all are not little things:

1. He forgets that his worth is manifest by what he produces.

2. He finds excuses for NOT DOING, instead of finding ways to DO what should be done.

3. The world goes ahead in almost every direction, and he keeps on the humdrum turnpike, where somebody will have to pay the tolls.

4. He is not observant, accurate or thoughtful.

5. He is sailing by the broken compass of chance.

6. He flatters himself by viewing himself in his own mirror, instead of measuring himself with others that have passed him in the race.

7. He thinks nobody notices that he has fallen behind.

8. He does not love his work as he expected when he began; and therefore his enthusiasm has been lost.

9. He puts off too many things until tomorrow.

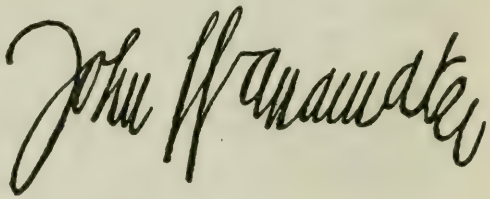
10. He is unconscious of being idle much of his time, and lets the day go by, lacking the results he could have attained.

11. His lack of thoroness blocks leadership.

12. However honorable, he fails to realize that his example affects others.

Elements of Success

Let the young man, desirous of forming true character for himself, learn to step forward with a clean hand, and to use his will power in the morning of life. Let him never forget for an instant that earners must first be learners, that yesterday's best will not be sufficient for today, that incapacity brings defeat, and that an earnest application of intellect, wholeheartedness and continued industry will in time take some prizes.



How John Wanamaker Puts Character Into His Business

Editor's Note.—In view of Mr. Wanamaker's well known reluctance to speak about himself or about his achievements, and for the purpose of affording its subscribers an insight into the policies of an establishment in which character is conspicuously linked with merchandising, the Alexander Hamilton Institute has induced *MR. JOSEPH H. APPEL*, for many years associated with Mr. Wanamaker, to outline these policies. The following is Mr. Appel's description:

In the preceding essay on "The Value of Character in Business," John Wanamaker says: "A man's character is the mark, the impress, the absolute individuality engraved into his life which does not change and cannot be rubbed out."

John Wanamaker's business is a living example of his own character. It bears the impress of his individuality. It reflects in everything it does, his personality. The Wanamaker business is John Wanamaker himself dealing with the customers as he dealt with them in his early days when the Wanamaker Store was only a thirty by eighty foot shop, where he met his visitors face to face and shook their hands, greeting them as they came in and went out.

John Wanamaker was a boy of twenty-three when he opened his first store in Philadelphia in 1861. He has often said:

"From the first I never wavered in the principles that grew out of a boy's vision to build this business. Its four cardinal points stood out clear, distinct and large before my eyes—

1. A different business from any that existed.
2. A higher motive than mere cash profit.
3. An unvacillating system.
4. Accuracy in word and print.

It was necessary to develop a business different from any that existed because (in Mr. Wanamaker's own words):

"In those early days trade customs of having 'asking' and 'taking' prices, of using false labels and making misstatements in advertising, were raising up a class of business men who were scuttling the good ship of trade and who would sooner or later sweep all honorable merchantmen from the mercantile seas."

The new system of storekeeping included cash payment on the spot to work-people on completion of their work; shorter business days for employes; one price to all; guaranty of merchandise to be what it is represented to be; privilege of return of goods if unsatisfactory; truth in advertising whether by word of mouth on the part of the salesperson or in the printed word in public announcements; absolute fairness and good faith in every transaction, and a recognition of the triangular mutuality of purpose among the employer, the employe and the public.

The basic principles of this system were stated by Mr. Wanamaker as follows:

1. A store shall not be a trap to catch something from each one who enters it.
2. Advertising must say exactly what the store is and what it does.
3. Goods must be genuinely trustworthy. "Seconds" must not be sold for anything but "seconds," even if the people cannot tell the difference.
4. All the goods sold shall be called back again if the buyer is not pleased to retain them.

5. Fair prices, and one price for everything to everybody alike without written reservations or concessions.
6. Justice and honor require the exclusion of baits or even trifling deceptions; customers whose confidence is invited and given are entitled to have their confidence respected and protected at every point.
7. Patient and persistent training must be given our employes to undo the education in the old long time prevailing methods; to grow a crop of business men and women to administer a new, broader, more enlightened equitable system.

Establishing the One-Price System

One of Mr. Wanamaker's salesmen tells how he waited his turn to sell on the day the new order of "one price" went into effect, finally being called by a tall, gaunt Irishman who wanted a spring overcoat.

My heart was in my mouth, as I had to contend with fit and the dreaded one price. I selected the article he wished, finally fitted him, but not a word was said about the price. That did not trouble him, as he no doubt had made up his mind how much he would pay me, not how much I would ask for it. When he asked the price I said: "Twenty-two dollars, sir." He smiled a hearty smile. "That's your asking price, what's your selling price?" I began the story about one price and all its accompaniments—system changed, sooner lose a sale, etc. His smile was still on, and he thought I would soon tumble a dollar or so. Finally he was tired out and offered me $16 probably with a view of paying $18. I showed him the advertisement of the day, but could not convince him of the changed system, and he finally said he could pay no such price and walked away to go out, with the full idea that I would call him back at, say, $20 to $18. He got to the door, but turned back and said he would buy the coat at $22 knowing now that we were sincere in the one-price

system, and that hereafter we should always have his trade; which I enjoyed for many years.

Return Privilege

The privilege of return of merchandise was announced in 1865 in these words:

Any article that does not fit well, is not the proper color or quality, does not please the folks at home, or for any other reason is not perfectly satisfactory, should be brought back at once, and if it is returned as purchased, within ten days, we will refund the money. It is our intention always to give value for value in every sale we make, and those who are not pleased with what they buy do us a positive favor to return the goods and get the money back.

Quality Guaranty

The guaranty of merchandise was expressed in these terms:

WE HEREBY GUARANTEE—

First—That the prices of our goods shall be as low as the same quality of material and manufacture are sold anywhere in the United States.

Second—That prices are precisely the same to everybody for same quality, on same day of purchase.

Third—That the quality of goods is as represented on printed labels.

Fourth—That the full amount of cash paid will be refunded, if customers find the articles unsatisfactory, and return them unworn and uninjured within ten days of date of purchase.

Today the Wanamaker Guaranty has been simplified to the following which appears on all Wanamaker packages over the Wanamaker name:

Trustworthy goods only. Straightforward one price. Exactness of all statements. Purchases returnable within a

fortnight (with few exceptions) for credit, or refund when presented with sales-slip of purchase.

And today, as this is being written, John Wanamaker makes this statement over his signature in one of his business editorials published in the store's advertisements daily:

No person who wilfully misrepresents qualities or values can remain in our employ a single hour after the fact is investigated and established.

With his human touch always apparent in everything he does, this statement is qualified in these words: "Recognizing and making allowances for the fallibility of workers, the store which seems like a living thing and its workers all alive, may make mistakes unintentionally (all too frequently) but each of us will be quick to rectify them as soon as we are told."

With this history and glimpse into the present we are ready to consider how John Wanamaker puts character into his business:

1. Into the merchandise.
2. Into the service.
3. Into the publicity.
4. Into the store's attitude toward the public, toward other stores, other people; especially toward employes in the business.
5. Into the young people in the business; boys and girls who are to follow in the footsteps of the founder.

Putting Character into Merchandise

Merchandise is the heart of a store. Merchandise of character makes a store of character. A merchant with character in his heart will sell only merchandise that has character in its warp and woof.

This does not mean that only merchandise of fine materials and of high cost of manufacture can be merchandise of character. An article may cost only a penny but it may be merchandise of character because it is genuine and represents itself to be only what it is.

An article may cost $100 and it may be without character because it misrepresents itself—appears to be what it is not.

In the early days of Wanamaker storekeeping different colored tickets were placed on the merchandise marked "First Grade," "Second Grade," "Third Grade." Today these grade tickets are not used, the price being relied upon to mark the different grades, but bright colored tickets are placed on every article that is a "second" to warn the public that the merchandise is not perfect in its manufacture.

Wanamaker standards of character in merchandise include the following:

Fabrics are as represented. When not readily distinguishable, labels indicate their constituent fibres.

In men's clothing, for instance, wool is all-wool, except where silk threads are more desirable for decorative purposes. Wool and cotton mixtures used in boy's clothing are so labeled.

Linen is pure flax fibre. Mixtures of cotton and linen (commonly called "union linen") are marked cotton and linen.

Velvet is velvet, made of silk, and is not "velveteen," which is cotton.

Silks which contain an excessive amount of weighting are not sold.

Artificial silk is sold only as artificial silk.

Silver is sterling silver—.925 fine, the English standard.

Gold is marked by the karat—10-, 14-, 18-karat as the case may be.

Diamonds are perfect unless otherwise stated.

Furs are always true to name.

In bedding, horse-hair is horse-hair. When other hair or fibre is mixed in, the tag plainly indicates the mixture.

Upholstered furniture is stuffed with exactly what the label shows.

Blankets, muslins and linens are the exact size in inches the ticket indicates. Misleading "quarters," as measurements, were long ago discarded.

Spool thread and ribbons are the exact length of the marks of quantity on the spool or bolt.

In writing paper, the Wanamaker Store originated the practice of selling by the pound—to give full value for the money paid.

Where leather is used in shoes, gloves, luggage or the binding of books, the name used in its description is accurate. Where artificial leather is sold it is sold as such.

A foreign label is never used on domestic goods. Paris millinery and Paris lingerie come actually from Paris. London hats for men come from London.

No special credit is assumed for this way of selling merchandise. It is merely part and parcel of the Wanamaker system, which outgrew old misleading

practices and set up a new standard of merchandise and of merchandising.

To maintain this high standard in merchandise the Wanamaker store operates a Bureau of Inspection under a thoroly trained expert in textiles whose business it is to catch any masquerades in merchandise as they may come in unknown from the manufacturer. It is a sad fact that merchandise is still made to simulate a higher grade and to misrepresent itself to the public.

Putting Character into Service

As already mentioned, John Wanamaker in his early storekeeping days was accustomed to stand on the ground floor near the door and greet the customers as they entered his place of business. He delighted to serve them personally wherever possible. As the store grew larger Mr. Wanamaker could no longer wait on the customers, so he stationed himself at the door to bid them goodbye and to look them over to see whether they had been properly fitted in clothing. At that time the store was selling only men's and boys' clothing. Many times he would stop the customer and insist on taking him back to be refitted, saying that the salesman had not selected the proper size of clothing. One man, whom he stopped in this manner, stubbornly refused to return. Mr. Wanamaker, however, insisted. The man persisted in his refusal, but Mr. Wanamaker finally won out, and on taking the man back to the clothing counter it was discovered that the overcoat which he was wearing, and which did not fit, had been stolen.

The moral of this episode is not that Mr. Wanamaker, by his watchfulness, caught a thief, but that he insisted on his customers being thoroly fitted and thus becoming satisfied clothing purchasers.

So firmly has Mr. Wanamaker implanted this feeling of personal service, of satisfactory salesmanship, into his own people that each one of them feels that he represents Mr. Wanamaker in dealing with the customer—that in fact, he stands in Mr. Wanamaker's shoes.

Freedom of shopping without obligation to buy; hospitality which makes the modern store a place of entertainment; courtesy of the salesperson which in turn creates courtesy in the customer; open-hearted personal human service—this is the result of putting character into store service.

"I am Mr. Wanamaker," is the attitude of mind of the salespeople in the Wanamaker Store. It should be the attitude of mind in every business—to develop the personality of the head of the business, if he is a living personality, or else to develop the composite personality of the store. A store is a living thing whether its founder is living and active or whether it is run by a board of directors. Every store develops a certain personality of its own. This personality must get under the skin and into the heart of every employe if the store is to be properly represented to the public in its service.

Putting Character into Store Publicity

Wanamaker advertising is prepared from the single point of view: *to be a real service to the public.* It is

not a thing separate and apart from the business, prepared by professional writers, to entice people into buying. It is an integral part of the business, a part of the service of the business.

A business may be said to be divided into only two parts: merchandise and service. The latter is made up of the *personal service* of the store's employes—behind the counter; in the clerical departments, touching the public thru correspondence; in the delivery; and in the *advertising word*, which is the personal word of the store thru the public prints. Advertising is the speech of business—the speaking to the people thru printer's type, just as the business, thru its representatives in the store, speaks by word of mouth to the people when they come.

The primary aim of Wanamaker advertising is not to sell merchandise, but to help people to buy merchandise intelligently. Wanamaker advertisements are written from the customer's viewpoint—the "You" instead of the "We"; service instead of great selling events, etc.

Of course, it is true that even such service-advertising, in order to be efficient, must sell merchandise; just as it is true that a business, to be efficient and to render the utmost service, must make money. Yet making money is not the primary object of a real public service business; nor is selling goods the primary object of efficient advertising.

Advertising should be information about the merchandise that will be helpful to the customer in satisfactory purchasing. It should answer the ques-

tions about the merchandise that the customer would naturally ask the salesperson, were she in the store at the time she reads the advertisement. It must not be what the merchant wants to say about the goods as a means of forcing them upon the public; and it is not to help "sick" departments or to create business in a department where business is not deserved; it is merely to tell the story of the store as it is each day, and to give the news that will most aid the customers.

Of course, all this must be placed in attractive form, first, in order to attract the attention of the reader, second, to arouse her interest, third, to gain her confidence, fourth to induce her to come to the store; and finally to satisfy her in her purchase: the merchandise and service must square up with the advertising.

In the preparation of its advertising, the Wanamaker Staff endeavors to follow a platform laid down by Mr. Wanamaker.

Some of the planks in this platform are as follows:

First—Get your mind clear that what is currently believed and commonly known as newspaper advertising is not what Mr. Wanamaker considers proper advertising for his business.

Second—Endeavor to realize that the deceitfulness and actual frauds attempted by many advertisers are some of the practices that have lowered the level of the mercantile calling and of an advertising writer's position, as no conscientious person could fill the average place.

Third—Change your occupation if you cannot at the outset settle forever that the writing of advertising aimed at educating the public in the knowledge of merchandise, art and literature, and in teaching good English and proper service to employes

is worthy of an educator and affords a career as honorable and useful as almost any other field of teaching or literary work.

Fourth—These axioms accepted should enable one to put mind, heart and soul into successful tho not easy work.

Putting Character into a Store's Relationship with the Public, with other Stores, other People, Especially with its Own Employes

In opening his Grand Depot in 1876 and enlarging his service to include women's goods as well as men's, John Wanamaker was subjected to a great deal of criticism from smaller stores who feared that they were about to be put out of business. He then said that he thought it was as fair for a merchant to compete with fifty other merchants as to compete with one. And he made the prediction that instead of putting smaller stores out of business his efforts would promote the general good of storekeeping and would actually increase the number and efficiency of the smaller stores. This prediction was fulfilled.

In his address, at the laying of the corner-stone of the new Philadelphia Store in 1909, Mr. Wanamaker made this statement of his basic principles as relating to the public and to the store's workers:

The Starting Point

The community of interest.

The humanities—not of theory, but of fact in an individual relation to each individual customer and employe.

Motif—A high and clear ideal with a determination to preserve the balance of fairness among all concerned.

The ideas underlying the business which has led in the new order of things, and which has grown to such proportions, are specifically

1. *As to the public.*
2. *As to the Store's workers.*

Defining further under these heads:

As to the Public

a. A service exactly opposite to the ancient custom that "the customer must look out for himself."

b. A kind of storekeeping absolutely new in its insuring protection from statements, printed or spoken, ignorant or wilful, with reference to origins of merchandise, their qualities and actual values.

c. An elimination of the so-called privileges to customers as privileges, when they border on humiliations, because hospitality as well as the return of goods for refunds or reclamations are rights that spenders of money are entitled to as rights, and not as favors.

d. Recognizing and practising the manifest, tho unwritten, law that customers are entitled under our system to the maximum of satisfaction at the minimum of cost, for the reason that they pay the usual and ordinary expenses of storekeeping, which are always included in the price of merchandise.

e. Securing to each individual dealing with us, to the last analysis, exactitude of intelligent service and full value for value received in every transaction.

As to the Working People

a. An admission as a fundamental principle that workers are entitled to further considerations beyond legal wages, covering their welfare and their education.

b. To see that employes are not over-reached or overlooked and making it possible that there shall be nothing between a man and success, but himself.

c. To provide education to employes as the only means of doing what legislation or combination cannot do, looking to the improvement of their earning capacity, and thereby assisting to remove the antagonisms of labor and capital, adding to the sum of human happiness.

d. That the education provided shall not include the dead languages or other unuseful studies to the detriment of the practical and technical everyday work studies that aid in making a better living.

e. That the education must at the same time go toward the development of character in order to enable the man to better engineer his life to higher living and greater happiness, as well as to earn his daily bread.

f. To keep foremost the observance of the spirit as well as the letter of the laws that govern our business transactions and relations to each other.

g. A fixed plan of retirement of employes on retired pay to give rest and recreation to the old and chances to the younger people for promotion.

The Cardinal Points of the Business

1. The assembling and distribution of the best products of the world upon the most intelligent and economic basis.

2. The ablest management, most thoro accuracy of service and, because of the fairest treatment of all the workers, from the humblest to the highest, the finest comradeship.

3. The life and soul of the business to be its honor.

4. That the aim and purpose of the business must always be, that as the business rises it must lift every worker with it.

The foregoing states simply and briefly the Wanamaker idea. It is not a mere sentiment. It is the mercantile law in operation toward the people within and without our buildings. It requires the merchant to live and work by standards as high as the clergyman, the physician, and the college professor. It

makes the way for the elevation, contentment and prosperity of employes willing to make the effort to help themselves. The founder has framed it in words that it may form the compass and chart for all who come after him:

Let nothing sag or fall. Hold fast as we have wrought into the system, and add to it out of the ever ripening experience, and by all means see to it that no one fails to keep step in the march of progress.

ALL can help, but none shall hinder.

Keep the ship on its keel, and whatever else is left undone, see that it keeps moving in the channels here staked out.

Putting Character into the Young People of the Store

Being without the advantages of more than a grammar school education in his youth, John Wanamaker has always recognized his obligation to his younger employes to provide them with the opportunity of continuing their education within the Store while earning their own living in the business.

Thru his own efforts, by observation, reading, study and travel, while he was building his business, Mr. Wanamaker has become one of the best educated workers in the world. He believes absolutely in education. He insists that the members of his own business family educate themselves as thoroly as possible. To this end he established in his business, twenty-five years ago, schools for the younger boys and girls. He believes that the proper mastery of natural living, efficient work and useful education will bring to the individual and to the community, health, wealth and happiness.

Modern conditions of society, however, (1) force girls and boys into the necessity of earning their own livelihood, or of assisting in the maintenance of their homes, before the age of maturity, and even before their common school education is complete; (2) demand steadily increasing productivity, efficiency and earning power in the worker, in order that there may be means for higher standards of living, shorter working hours, and the use of new leisure.

To meet the first of these conditions, existing for some time, the John Wanamaker Commercial Institute, a body of the store's younger employes organized for educational purposes, was established in 1891 and is now upon a thoroly organized basis, offering free instruction in common school branches together with elementary business, musical, social, physical and military training.

This Commercial Institute was probably the pioneer in bringing education and social and civic training into a business organization of this character. That its principles are sound and its organization practical and useful is shown by the fact that today not only are other business institutions following its example, but our public school system is placing at public expense, "Continuation Schools" in certain stores in large cities, these schools being patterned after the Wanamaker Institute. Also, by the fact that today, in connection with the demand for national preparedness, there is an insistent cry for military training in our educational institutions along the

lines laid down in the Commercial Institute twenty-five years ago.

Preparation for Better Citizenship

Having in this junior school succeeded in merging labor and education into happy living and citizenship for its younger business people, to meet the second condition, the John Wanamaker Store established, as part of its obligation to society, the American University of Trade and Applied Commerce, offering to its adult employes the opportunity of continuing their education while earning their own livelihood, so that they may become better individuals, better members of society, and better citizens of the nation.

The higher work of the American University of Trade and Applied Commerce aims to supplement the primary and secondary education of the Commercial Institute with such useful and cultural education as will make the man or woman a better citizen. It provides education of a technical nature, education for health and vigor of body and mind; education for thrift and good personal financing; education for higher ethical and social standards of living; and education for culture and for wise use of leisure time.

The nature of instruction in the American University of Trade and Applied Commerce is briefly:

Vocational

1. *Doing one's work*—the ART—the practical and technical work of "keeping store"; instruction to cover each individual task or position.

2. *Knowing one's work*—the SCIENCE—knowledge applied in a practical way; the science of merchandising in the broadest sense of the term.

3. *Knowing merchandise*, which is the heart of the business.

4. *Service in selling the goods*—the art and science of salesmanship in a retail business.

Cultural

5. *Growing in one's work*—thru the knowledge of self (personal development), the arts, the sciences, literature and ethics.

Social

6. *Living one's life*—making the most of it—(a) To help oneself—by character, by health, by thrift, by good habits, by making good friends. (b) To help one another—in the store, in the family, in social life, in citizenship.

As part of this University work, there are also maintained medical and surgical offices, with a resident doctor of medicine as Director, and assisting specialists in nose, throat, ear and foot work; and a doctor of dentistry, together with full medical, surgical and hospital equipment, including nurses—all free to the student-worker, giving medical examination to new workers, protecting all against sickness and accident, giving instruction in personal hygiene, and in general raising the standards of health and efficiency.

Physical and Financial Equipment

The physical equipment of the University consists in general of the Wanamaker Store building

itself—the largest and most complete in the world—the Commercial Institute Suite and Armory on the ninth floor; Wanamaker Field (an installation on the roof for outdoor games and athletics); five acres of ground at Island Heights, N. J., for use as a military encampment; and the specially arranged University Suite on the eighth floor.

The financial equipment consists of an actual endowment by its founder, and the assurance that funds will always be at hand to meet developments. It is believed that when the University is fully developed, it will pay its way in the increased efficiency of the worker, leaving a surplus which will be divided among the student-workers, in the form of higher wages, according to their service-value.

Recalling Mr. Wanamaker's definition of "Character," as "the mark, the impress, the absolute individuality engraved into (a person's) life which does not change and cannot be rubbed out," a visitor to the Wanamaker building in Philadelphia is not surprised to find these words carved out of solid granite in the cap-stone which crowns the structure:

> LET THOSE WHO FOLLOW ME CONTINUE TO BUILD WITH THE PLUMB OF HONOR, THE LEVEL OF TRUTH, AND THE SQUARE OF INTEGRITY, EDUCATION, COURTESY AND MUTUALITY.
>
> JOHN WANAMAKER.

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DATE	NAME OF BORROWER
~~Feb. 24~~, 1940	R.P.Cameron, stud.
~~July~~ 2/45	R.J. McHardy - Grad.

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